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CONT> electronic data representing a money balance is less than the amount of money  
required for the transaction.

C1 Sub F1 37. A method according to claim 36, wherein electronic data  
representing money is input from and/or output to an external terminal through a  
data input/output circuit in said IC card.

38. An method according to claim 36, wherein said external terminal  
inputs said electronic data of a loan into said loan memory of said IC card without  
first contacting any other device.